File 347:JAPIO Oct 1976-2002/Sep(Updated 030102)
        (c) 2003 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2003/Jan W04
        (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20030123,UT=20030116
        (c) 2003 WIPO/Univentio
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200306
        (c) 2003 Thomson Derwent

Set   Items   Description
S1   11   AU='KIGHT P':AU='KIGHT PETER J'
S2   279   AU='JOHNSON M':AU='JOHNSON M A'
S3   75   AU='JOHNSON MARK':AU='JOHNSON MARK ALAN'
S4   2   AU='CHRISTENSON T K' OR AU='CHRISTENSON TAMARA K'
S5   10   AU='LACH R':AU='LACH R L' OR AU='LACH REGINA'
S6   3   AU='POINTER P':AU='POINTER PHILLIP'
S7   49   AU='COOK K' OR AU='COOK KEN N':AU='COOK KENNETH PRICE'
S8   4   S1:S7 AND (MERCHANT? OR BILL?)

00228172
APPARATUS FOR AND METHOD OF BILL   PAYMENT
APPAREIL ET PROCEDE PERMETTANT DE REGLER UNE FACTURE
Patent Applicant/Assignee:
  CHECKFREE CORPORATION,
Inventor(s):
  KIGHT Peter J ,
  JOHNSON Mark A ,
  CHRISTENSON Tamara K ,
  LACH Regina ,
  POINTER Phillip ,
  COOK Kenneth
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9302422 A1 19930204
  Application: WO 92US5774 19920708 (PCT/WO US9205774)
  Priority Application: US 9171 19910725
Designated States: AU JP AT BE CH DE DK ES FR GB GR IT LU MC NL SE
Main International Patent Class: G06F-015/00
Publication Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 5218

English Abstract
  A computerized payment system by which a consumer may instruct a service
  provider by telephone, computer terminal, or other telecommunications
  means (34) to pay various **bills** without the consumer having the write a
  check for each **bill** . The system operates without restriction as to
  where the consumer banks and what **bills** are to be paid. The service
  provider collects consumers' information, financial institutions'
  information and **merchant** information and arranges payment based on a
  financial risk analysis to the **merchants** according to the consumers'
  instructions.

French Abstract
   Systeme de paiement informatise selon lequel un consommateur peut donner
  des directives a un fournisseur de service, par telephone, terminal
  d'ordinateur ou autres moyens de telecommunications (34), afin que
  differentes factures soient reglees par l'intermediaire de ce service
  sans que le consomateur ait a rediger un cheque pour chaque facture. Le
  systeme fonctionne sans restriction en ce qui concerne la banque du
  consommateur et les factures a etre reglees. Le fournisseur du service
  rassemble les informations relatives aux consommateurs ainsi que les
  informations se rapportant aux institutions bancaires et aux commercants,
  et procede au paiement de factures aupres des commercants en fonction
  d'une analyse des risques financiers encourus et des directives des
  consommateurs.

014955781
WPI Acc No: 2003-016295/200301
XRPX Acc No: N03-012215
  Computer implemented bill **payment processing for electronic** bill
  payment system, involves processing payor's payment information other
  than received zip code, to identity eleven digit zip code for payee
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: GARRISON D L; KERIN A L; **KIGHT P A** ; LAWSON M E; PERKINS B; WARD

C L
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020111906	A1	20020815	US 97994047	A	19971219	200301	B
			US 200243247	A	20020114		

Priority Applications (No Type Date): US 97994047 A 19971219; US 200243247
  A 20020114
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020111906	A1		14	G06F-017/60	Cont of application US 97994047

Abstract (Basic): US 20020111906 A1
       NOVELTY - A database including payee records is established. A
  payor's payment information other than a received zip code is processed
  to identify an eleven digit zip code for a payee. The database is
  accessed to locate a payee record corresponding to the identified
  eleven digit zip code.
       DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
  following:
       (1) Computer implemented process for ensuring the integrity of
  data;
       (2) Automated remittance processing system;
       (3) Article of manufacture comprising computer readable storage
  medium storing payment information processing program; and
       (4) Payment information processing system.
       USE - For processing **bill** payment in electronic **bill** payment
  system.
       ADVANTAGE - Provides a **bill** payment system capable of receiving
  bill payment data on behalf of consumer, and automatically paying
  their **bills** to **merchants** .
       pp; 14 DwgNo 0/6
Title Terms: COMPUTER; IMPLEMENT; **BILL** ; PAY; PROCESS; ELECTRONIC; **BILL** ;
  PAY; SYSTEM; PROCESS; PAY; INFORMATION; RECEIVE; CODE; IDENTIFY; ELEVEN;
  DIGITAL; CODE
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 8/5/3   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014261360   **Image available**
WPI Acc No: 2002-082058/200211
XRPX Acc No: N02-061104
  **Account number altering method for electronic bill payment system,
  involves generating altered account number including portion of payer's
  name, address and zip code**
Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)
Inventor: GARRISON D L; KERIN A L; **KIGHT P A** ; LAWSON M E; PERKINS B; WARD
  C L
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6327577	B1	20011204	US 97994046	A	19971219	200211	B

Priority Applications (No Type Date): US 97994046 A 19971219
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6327577	B1		12	G06F-017/60	

Abstract (Basic): US 6327577 B1
       NOVELTY - An account number of a payer (8) is received. The
  received account number is altered based on the alteration rules stored

corresponding to payee's account number format, to produce and altered
account number that includes a portion of payer's name, address and zip
code.
DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:
(a) Account number altering system;
(b) Article of manufacture comprising computer readable storage
medium for storing program instructions of transforming the account
number into an altered account number;
(c) Payment information processing system
USE - For altering account number related with payment remittance
in electronic **bill** payment system used in banks, department stores,
phone company, credit card company, etc.
ADVANTAGE - Enables retrieving correct **bill** payment data and
validity payer's account number with respective alteration rules of the
payee's account number format.
DESCRIPTION OF DRAWING(S) - The figure shows the outline diagram of
computerized **bill** payment system.
Payer (8)
pp; 12 DwgNo 1/6
Title Terms: ACCOUNT; NUMBER; ALTER; METHOD; ELECTRONIC; **BILL** ; PAY;
   SYSTEM; GENERATE; ALTER; ACCOUNT; NUMBER; PORTION; PAY; NAME; ADDRESS;
   CODE
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

 8/5/4   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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009365483   **Image available**
WPI Acc No: 1993-058962/199307
XRPX Acc No: N93-044906
   Computer system for bill **payment at consumer instruction - includes**
   access device used by consumer to access computer system from remote
   location, with bill **payment made at consumer's instructions**
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: **CHRISTENSON T K** ; COOK K ; JOHNSON M A ; KIGHT P J ; LACH R
   ; **POINTER P** ; LACK R
Number of Countries: 017 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9302422	A1	19930204	WO 92US5774	A	19920708	199307	B
AU 9224285	A	19930223	AU 9224285	A	19920708	199324	
US 5383113	A	19950117	US 91736071	A	19910725	199509	
US 5873072	A	19990216	US 91736071	A	19910725	199914	
			US 95372620	A	19950113		
US 20010044776	A1	20011122	US 91736071	A	19910725	200176	
			US 95372620	A	19950113		
			US 99250675	A	19990216		
			US 2001877192	A	20010611		
US 20020062282	A1	20020523	US 91736071	A	19910725	200239	
			US 95372620	A	19950113		
			US 99250711	A	19990216		
			US 200125897	A	20011226		
US 20020065773	A1	20020530	US 91736071	A	19910725	200240	
			US 95372620	A	19950113		
			US 99250711	A	19990216		
			US 2001999903	A	20011226		

Priority Applications (No Type Date): US 91736071 A 19910725; US 95372620 A
   19950113; US 99250675 A 19990216; US 2001877192 A 20010611; US 99250711 A
   19990216; US 200125897 A 20011226; US 2001999903 A 20011226
Cited Patents: 2.Jnl.Ref; US 4799156

Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 9302422   A1 E 25 G06F-015/00
    Designated States (National): AU JP
    Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LU MC NL SE
AU 9224285   A   G06F-015/00   Based on patent WO 9302422
US 5383113   A   16 G06F-015/21   )
US 5873072   A   G06F-151/00   Cont of application US 91736071
                                       Cont of patent US 5383113
US 20010044776 A1   G06F-017/60   Cont of application US 91736071
                                       Cont of application US 95372620
                                       Cont of application US 99250675
                                       Cont of patent US 5383113
                                       Cont of patent US 5873072
US 20020062282 A1   G06F-017/60   Cont of application US 91736071
                                       Cont of application US 95372620
                                       Cont of application US 99250711
US 20020065773 A1   G06F-017/60   Cont of application US 91736071
                                       Cont of application US 95372620
                                       Cont of application US 99250711

Abstract (Basic): WO 9302422 A
      The computer system includes an input device for inputting
consumer's information into the computer system which relates to the
consumer's financial institution and **billing** entities to be paid, and
memory stores for storing the information, and for defining and storing
mathematical interrelationships relating to the information.
      The computer system further includes an access device used by the
consumer to electonically access the system from a remote location and
instruct a sefvice provider to pay the consumer's **bills** . A control
mechanism is provided for enabling the service provider to make payment
to the **billing** entities.
      ADVANTAGE - More efficient and cost-effective.
      Dwg.5/5
Title Terms: COMPUTER; SYSTEM; **BILL** ; PAY; CONSUME; INSTRUCTION; ACCESS;
  DEVICE; CONSUME; ACCESS; COMPUTER; SYSTEM; REMOTE; LOCATE; **BILL** ; PAY;
  MADE; CONSUME; INSTRUCTION
Derwent Class: T01; T05
International Patent Class (Main): G06F-015/00; G06F-015/21; G06F-017/60;
  G06F-151/00
File Segment: EPI